



***Regional Director's Actions Taken
Under Delegation of Authority***

**For More Information Contact the
Appropriate Regional Director or the Office
of Public and Congressional Affairs
(703) 518-6330**

NOVEMBER 1999

Office of Examination and Insurance

SUMMARY OF DELEGATED ACTIONS - NOVEMBER 1999

	CHARTER APPLICATIONS			SUMMARY OF FOM EXPANSIONS				
REGION	APPLICATIONS DISAPPROVED	APPLICATIONS APPROVED	POTENTIAL MEMBERS	NUMBER OF AMENDMENTS APPROVED	NUMBER OF FCU'S RECEIVING AMENDMENTS	NUMBER OF EXPANSIONS DENIED	POTENTIAL MEMBERSHIP INCREASE	CALENDAR YEAR TO DATE
I	0	0	0	106	48	2	75,219	536,819
II	0	0	0	196	89	3	21,642	366,541
III	0	0	0	242	85	1	25,047	363,558
IV	0	0	0	83	64	3	48,340	724,125
V	0	0	0	102	82	2	31,811	587,693
VI	0	0	0	79	69	11	554,116	2,289,592
TOTALS	0	0	0	808	437	22	756,175	4,868,328
	MERGERS							
REGION	NUMBER APPROVED	CONTINUING FED	CONTINUING STATE	MERGING FED	MERGING STATE	ASSETS MERGING FED	ASSETS MERGING STATE	
I	6	2	4	3	3	\$6,199,608	\$80,444,903	
II	7	5	2	5	2	\$9,849,464	\$3,653,493	
III	1	1	0	0	1	\$0	\$2,404,636	
IV	8	5	3	4	4	\$22,371,777	\$9,333,345	
V	3	1	2	1	2	\$1,885,756	\$331,948	
VI	7	3	4	1	6	\$52,201,093	\$3,558,569	
TOTALS	32	17	15	14	18	\$92,507,698	\$99,726,894	
	CHARTER CONVERSIONS		INSURANCE APPS FOR SCU's		INSURANCE CONVERSION - FED TO PRIVATE		COMMUNITY EXPANSIONS OR CONVERSIONS	
REGION	STATE TO FED	FED TO STATE	# OF APPS APPROVED	AMOUNT OF SHARES	NUMBER	ASSETS	NUMBER	ASSETS
I	0/\$0	0/\$0	1	\$0	0	\$0	0	\$0
II	0/\$0	0/\$0	0	\$0	0	\$0	0	\$0
III	0/\$0	0/\$0	0	\$0	0	\$0	0	\$0
IV	0/\$0	0/\$0	0	\$0	0	\$0	1	\$62,236,144
V	0/\$0	1/\$188,168,170	0	\$0	0	\$0	0	\$0
VI	1/\$84,591,369	1/\$321,798,301	0	\$0	1	\$14,452,296	6	\$215,498,932
TOTALS	1/\$84,591,369	2/\$509,966,471	1	\$0	1	\$14,452,296	7	\$277,735,076

REGIONAL OFFICE SUMMARY OF ACTIONS UNDER DELEGATED AUTHORITY - November 30, 1999

CHARTER APPLICATIONS DISAPPROVED

Region	Date of Disapproval	Name and Location	Potential Members	Sponsor Support	Reason for Rejection
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CHARTER APPLICATIONS APPROVED

Charter No.	Region	Name and Location	Date of Approval	Potential Members	Sponsor Support
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**FIELD OF MEMBERSHIP EXPANSIONS
(POTENTIAL MEMBERSHIP OF 500 OR MORE)**

Charter No.	Region	Name and Location	Assets	Number of Members	Potential Membership Increase
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23799	I	W-G Worcester, MA	\$7,832,104	3,108	2,650
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Field of Membership: Employees of UMass Memorial Health Care who work at the Memorial Campus in Worcester, Massachusetts;

18181	I	U-Mass/Five College Amherst, MA	\$87,134,756	20,084	2,900
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Field of Membership: Employees of UMass Memorial Health Care who work in or are paid from Worcester, Massachusetts;

817	I	Rochester & Monroe County Employees Rochester, NY	\$22,023,355	9,391	560
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Field of Membership: Employees or independent contractors of K.J. Transportation, Inc., a Division of Transit Group Transportation, LLC who work in or are paid from Rochester, New York;

2440	I	First Teachers Schenectady, NY	\$104,229,228	20,707	800
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Field of Membership: Members of the International Union of Bricklayers & Allied Craftworkers, Local 2, who live or work in Albany, Schenectady, Rensselaer, Saratoga, or Schoharie Counties of New York who qualify for membership in accordance with their constitution and bylaws in effect on November 9, 1999;

23521	I	Digital Maynard, MA	\$783,193,274	122,902	900
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REGIONAL OFFICE SUMMARY OF ACTIONS UNDER DELEGATED AUTHORITY - November 30, 1999

Field of Membership: Employees of Lycos, Inc. who work in or are paid from Bridgeport, Connecticut;

5796	I	Sikorsky Stratford, CT	\$278,865,221	45,473	635
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Field of Membership: Employees of Service Management Group who work in or are paid from Bridgeport, Connecticut;

5796	I	Sikorsky Stratford, CT	\$278,865,221	45,473	678
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Field of Membership: Employees of Security Services of Connecticut, Inc. who work in or are paid from Bridgeport, Connecticut;

15766	I	Mid-Hudson Valley	\$260,121,615.00	38,437	700
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Field of Membership: Employees of Hudson Valley Staff LTD who work in or are paid from Red Hook, New York;

20258	I	W.C.T.A. Sodus, NY	\$160,665,780.00	30,137	700
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Field of Membership: Members of Farmbrook Homes Association in Inc. in Farmington, New York who qualify for membership in accordance with the bylaws in effect on May 21, 1970;

20996	I	U.F.C.W. District Union Local One Utica, NY	\$10,376,799.00	7,370	720
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Field of Membership: Employees of Orion Bus Industries Inc. who work in or are paid from Oriskany, New York;

17429	I	Visions Endicott, NY	\$987,851,726.00	87,914	62,459
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Field of Membership: Persons who live, work, worship,, or attend school in, and businesses and other legal entities located in Bradford County, Pennsylvania, a community which meets the low-income definition of Section 701.34 of NCUA's Rules and Regulations;

REGIONAL OFFICE SUMMARY OF ACTIONS UNDER DELEGATED AUTHORITY - November 30, 1999

SUMMARY OF FIELD OF MEMBERSHIP EXPANSIONS

	Current Month	YTD
Number of Amendments Approved	106	1,663
Number of Federal Credit Unions Receiving Expansions	48	295
Potential Membership Increase	75,219	536,819
Number of FCU Requests Deferred	14	231
Number of FCU Requests Denied	2	11

REGIONAL OFFICE SUMMARY OF ACTIONS UNDER DELEGATED AUTHORITY - November 30, 1999

FIELD OF MEMBERSHIP EXPANSIONS (POTENTIAL MEMBERSHIP OF 500 OR MORE)

Charter No.	Region	Name and Location	Assets	Number of Members	Potential Membership Increase
1352	II	Century Heritage Duquesne, PA	\$65,039,013	9,001	650
Field of Membership: Members of Christ the Light of the World Parish in Duquesne, Pennsylvania;					
857	II	Affinity Bedminster, NJ	\$635,237,828	87,084	1,075
Field of Membership: Employees of Tyco Submarine Systems LTD who work in or are paid from Morristown, New Jersey;					
21244	II	Local 102 Parsippany, NJ	\$30,747,864	11,268	786
Field of Membership: Members and employees of Plumbers Local Union No. 24, United Association of Journeymen & Apprentices of the Plumbing & Pipe Fitting Industry in Springfield, New Jersey, who qualify;					
227	II	Pentagon Alexandria, VA	\$3,150,247,466	402,103	2,372
Field of Membership: Regular members and employees of the National Military Intelligence Association in Gaithersburg, MD, who qualify for membership;					
11307	II	Apple Fairfax, VA	\$333,796,266	44,989	1,143
Field of Membership: Employees of Kohl's Department Stores, Inc., who work in the following Virginia locations named: Woodbridge, Fredericksburg, Kingstowne, Winchester, Sterling, Fairfax, Leesburg, Manassas, Herndon or Winchester Distribution Center;					
1421	II	Nor-Car Easton, PA	\$28,059,655	17,045	500
Field of Membership: Employees of Carbon County, Pennsylvania who work in Carbon County, Pennsylvania;					
4833	II	Portsmouth Teachers Portsmouth, VA	\$1,800,411	1,236	1,143
Field of Membership: Students attending Hunt-Mapp Middle School in Portsmouth, VA;					
13232	II	Chestnut Run	\$24,394,326	10,183	900

REGIONAL OFFICE SUMMARY OF ACTIONS UNDER DELEGATED AUTHORITY - November 30, 1999

Wilmington, DE

Field of Membership: Employees, doctors, medical staff and technicians of the Christiana Care Health System, including: Christiana Care Health System, Inc., Christiana Care Health Initiative, Inc., Christiana Care Home Health & Community Service and Christiana Care Health Plans, Inc.

6665	II	Ethicon Employees Bridgewater, NJ	\$251,472,646	40,782	1,978
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Field of Membership: Employees of Cordis Corporation, a wholly-owned subsidiary of Johnson & Johnson Company, who work in or are headquartered in Miami, Florida;

18710	II	Garden Savings Parsippany, NJ	\$91,474,484	10,898	500
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Field of Membership: Employees of Creditek Corporation who work in or are paid from Parsippany, New Jersey;

2540	II	Aberdeen Proving Ground Aberdeen, MD	\$354,750,783	68,418	1,360
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Field of Membership: Employees of Rite Aid Mid-Atlantic Customer Support Center who work in Perryman, Maryland;

SUMMARY OF FIELD OF MEMBERSHIP EXPANSIONS

	Current Month	YTD
Number of Amendments Approved	196	3,179
Number of Federal Credit Unions Receiving Expansions	89	316
Potential Membership Increase	21,642	366,541
Number of FCU Requests Denied	3	99
Number of FCU Requests Delayed	22	518

REGIONAL OFFICE SUMMARY OF ACTIONS UNDER DELEGATED AUTHORITY - November 30, 1999

FIELD OF MEMBERSHIP EXPANSIONS (POTENTIAL MEMBERSHIP OF 500 OR MORE)

Charter No.	Region	Name and Location	Assets	Number of Members	Potential Membership Increase
03061	III	Louisiana USA Baton Rouge, LA	\$33,879,855	11,811	700
Field of Membership: Employees of Physician Practice Management who work in, are supervised from, or are paid from Baton Rouge, Louisiana.					
05561	III	Keesler Biloxi, MS	\$545,717,029	137,292	1,400
Field of Membership: Employees of Imperial Palace of Mississippi who work in Biloxi, Mississippi.					
05561	III	Keesler Biloxi, MS	\$545,717,029	137,292	1,210
Field of Membership: Employees of Casino Magic Entertainment & Golf Resort who work in Bay St. Louis, Mississippi.					
09986	III	Heritage Trust Charleston, SC	\$209,728,945	52,384	1,789
Field of Membership: Members of the Charleston Trident Association of Realtors located in Charleston, South Carolina who qualify for membership in accordance with their bylaws in effect on November 1, 1999.					
10353	III	Olin Employees L.C. Westlake, LA	\$18,449,222	3,870	570
Field of Membership: Employees of Lyondell who work in Lake Charles, Louisiana.					
12361	III	Carolina Trust Myrtle Beach, SC	\$74,115,558	24,513	920
Field of Membership: Employees of Nan Ya Plastics Corporation, America, who work in Lake City, South Carolina.					
13939	III	Coop. Fed. De Empleados Telefonico San Juan, PR	\$86,863,376	12,276	741
Field of Membership: Employees of Centennial de Puerto Rico who work in or are paid from San Juan, Puerto Rico.					
17642	III	Army Aviation Center Daleville, AL			
Field of Membership: Employees of Personnel Resources, Inc., who work in or are paid from Dothan, Alabama.					
18297	III	Coastal Raleigh, NC	\$743,916,114	88,060	500
Field of Membership:					
19659	III	IBM Southeast Employees	\$375,843,080	48,789	574

REGIONAL OFFICE SUMMARY OF ACTIONS UNDER DELEGATED AUTHORITY - November 30, 1999

Boca Raton, FL

Field of Membership: Members of the Association of Yachting Professionals, who live or work in Boca Raton, Florida.

22811	III	Health Facilities Credit Association Florence, SC	\$9,879,855	6,216	800
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Field of Membership: Members of Carolinas AdvantAGE located in Florence, South Carolina.

SUMMARY OF FIELD OF MEMBERSHIP EXPANSIONS

	Current Month	YTD
Number of Amendments Approved	242	3,949
Number of Federal Credit Unions Receiving Expansions	85	283
Potential Membership Increase	25,047	363,558
Number of FCU Requests Denied	1	46
Number of FCU Requests Deferred	28	529

REGIONAL OFFICE SUMMARY OF ACTIONS UNDER DELEGATED AUTHORITY - November 30, 1999

FIELD OF MEMBERSHIP EXPANSIONS (POTENTIAL MEMBERSHIP OF 500 OR MORE)

Charter No.	Region	Name and Location	Assets	Number of Members	Potential Membership Increase
2494	IV	GENFED Akron, OH	103,192,780	24,343	600
Field of Membership: Employees of Matsushita Universal Media Services who work in or are paid from Pinckneyville, Illinois.					
24113	IV	Citizens Equity Peoria, IL	1,864,049,905	208,374	2,500
Field of Membership: Employees of Peoria Public Schools, District 150, who work in, are paid from, or are supervised from Peoria, Illinois.					
24034	IV	Notre Dame Notre Dame, IL	188,633,502	40,769	1,162
Field of Membership: Parishioners and employees of St. Stanislaus Kostka Church, in New Carlisle, Indiana.					
16431	IV	USA Troy, MI	382,613,738	63,443	1,300
Field of Membership: Employees of Entertainment Publications, Inc., who work in or are paid from Troy, Michigan.					
1033	IV	Lansing Automakers Lansing, MI	294,982,040	49,711	600
Field of Membership: Members of the Michigan Floral Association in Lansing, Michigan, in accordance with the charter and bylaws in effect as of November 24, 1999.					
24113	IV	Citizens Equity Peoria, IL	1,864,049,905	208,374	700
Field of Membership: Employees of Foster & Gallagher, Inc., who work in, are paid from, or are supervised from Peoria, Illinois.					
24108	IV	Indiana Heartland Kokomo, IN	2,468,388	1,288	1,460
Field of Membership: Members of the St. Patrick Parish in Kokomo, Indiana.					

REGIONAL OFFICE SUMMARY OF ACTIONS UNDER DELEGATED AUTHORITY - November 30, 1999

SUMMARY OF FIELD OF MEMBERSHIP EXPANSIONS

	Current Month	YTD
Number of Amendments Approved	83	816
Number of Federal Credit Unions Receiving Expansions	64	218
Number of Potential Members Added	48,340	724,125
Number of FCU Requests Denied	3	30
Number of FCU Requests Deferred	5	138

REGIONAL OFFICE SUMMARY OF ACTIONS UNDER DELEGATED AUTHORITY - November 30, 1999

FIELD OF MEMBERSHIP EXPANSIONS (POTENTIAL MEMBERSHIP OF 500 OR MORE)

Charter No.	Region	Name and Location	Assets	Number of Members	Potential Membership Increase
11065	V	Security Service San Antonio, TX	\$1,417,904,222	367,001	1,400
Field of Membership Addition: employees of The Personnel Department who work in or are paid from Colorado Springs, Colorado.					
12199	V	Kirtland Albuquerque, NM	\$198,878,751	36,711	3,450
Field of Membership Addition: members of American Legion Posts 49 & 99 in Albuquerque, New Mexico.					
13898	V	Halliburton Employees Duncan, OK	\$41,027,909	10,889	536
Field of Membership Addition: employees of Boots & Coots Group, The Baylor Company and Boots & Coots Special Services who work in or are paid or supervised from Houston, Texas.					
17277	V	Premier Members Boulder, CO	\$119,796,304	22,095	2,700
Field of Membership Addition: employees of Storage Technology Corporation who work in Louisville, Colorado.					
22130	V	Employees 1st Fort Worth, TX	\$15,658,450	5,944	1,200
Field of Membership Addition: employees of Trinity Industries, Inc. who work in Tarrant County or Burleson, Weatherford or Dallas, Texas.					
24335	V	PT&T Houston, TX	\$100,459,788	23,610	1,200
Field of Membership Addition: employees of Landry's Seafood Restaurants, Inc. who work in or are paid or supervised from Houston, Texas.					
24359	V	City-County Brooklyn Center, MN	\$222,687,167	41,860	1,500
Field of Membership Addition: employees of Tires Plus who are supervised from Burnsville, Minnesota.					
24406	V	Bellco First Englewood, CO	\$851,283,806	117,482	3,100

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Field of Membership Addition: employees of American Furniture Warehouse who work in or are paid from Denver, Colorado and employees of OneSource Facility Services, Inc. who work in or are paid or supervised from Denver, Colorado.

24524	V	Tinker Tinker AFB, OK	\$963,524,482	159,933	1,150
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Field of Membership Addition: employees and students of Metro-Tech in Oklahoma City, Oklahoma.

SUMMARY OF FIELD OF MEMBERSHIP EXPANSIONS

	Current Month	YTD
Number of Amendments Approved	102	1,019
Number of Federal Credit Unions Receiving Expansions	82	812
Potential Membership Increase	31,811	587,693
Number of FCU Requests Denied	2	47
Number of FCU Requests Delayed	13	349

REGIONAL OFFICE SUMMARY OF ACTIONS UNDER DELEGATED AUTHORITY - November 30, 1999

FIELD OF MEMBERSHIP EXPANSIONS (POTENTIAL MEMBERSHIP OF 500 OR MORE)

Charter No.	Region	Name and Location	Assets	Number of Members	Potential Membership Increase
4938	VI	Resource Conservation Portland, OR	\$6,433,443	2,645	3,259
Field of Membership: Voting members of the Friends of the Columbia Gorge, Inc. located in Portland, Oregon, who qualify for membership in accordance with its charter and bylaws in effect on October 29, 1999, and the employees and volunteers of the Friends of the Columbia Gorge, Inc.					
12814	VI	Sea West Coast Guard Oakland, CA	\$243,939,915	28,400	500
Field of Membership: Employees of Webvan Group, Inc. who work in or are paid from Oakland, California.					
4142	VI	Hughes Aircraft Employees Manhattan Beach, CA	\$1,856,216,709	174,469	525
Field of Membership: Employees of The Beverly Hills Hotel who work in Beverly Hills, California.					
4142	VI	Hughes Aircraft Employees Manhattan Beach, CA	\$1,856,216,709	174,469	1,050
Field of Membership: Employees of Motor Car Parts & Accessories, Inc. who work in Torrance, California.					
4142	VI	Hughes Aircraft Employees Manhattan Beach, CA	\$1,856,216,709	174,469	1,750
Field of Membership: Employees of Fairchild Fasteners Division, a division of Fairchild Corporation, who work in or are supervised from Torrance, California.					
12045	VI	Premier America Chatsworth, CA	\$481,963,675	54,716	800
Field of Membership: Employees of PDQ Personnel Services, Inc. who work in Los Angeles, California.					
20699	VI	Tyco Electronics Redwood City, CA	\$51,674,425	6,275	33,725
Field of Membership: Employees of Tyco Electronics who work in the United States.					
4065	VI	FENC Redding, CA	\$25,207,154	3,703	2,100
Field of Membership: Voting members of the United Public Employees of California in Redding, California who qualify for membership in accordance with their charter and bylaws in effect on November 4, 1999.					
1815	VI	Oahu Educational Employees Honolulu, HI	\$349,231,473	52,184	656
Field of Membership: Voting members of Launani Valley Community Association in Honolulu, Hawaii who qualify for membership in accordance with their charter and bylaws in effect on November 18, 1999; employees of Launani Valley Community Association who work in Honolulu, Hawaii.					

REGIONAL OFFICE SUMMARY OF ACTIONS UNDER DELEGATED AUTHORITY - November 30, 1999

1815	VI	Oahu Educational Employees Honolulu, HI	\$349,231,473	52,184	549
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Field of Membership: Voting members of Puu Alii Community Association in Honolulu, Hawaii who qualify for membership in accordance with their charter and bylaws in effect on November 18, 1999; employees of Puu Alii Community Association who work in Honolulu, Hawaii.

23004	VI	POPA Monterey Park, CA	\$55,131,126	4,977	860
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Field of Membership: Voting members of the Los Angeles Sheriff's Professional Association in Monterey Park, California who qualify for membership in accordance with their charter and bylaws in effect on November 19, 1999.

12525	VI	Vandenberg Vandenberg AFB, CA	\$244,956,469	36,993	635
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Field of Membership: Voting members of the Foxenwoods Estates Homeowners' Association in Santa Maria, California who qualify for membership in accordance with their articles and bylaws in effect on November 29, 1999.

5892	VI	Alaska State Employees Juneau, AK	\$61,918,087	10,808	2,015
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Field of Membership: Voting members of Public Employees Local 71, headquartered in Anchorage, Alaska who qualify for membership in accordance with their charter and bylaws in effect on November 8, 1999; employees of Public Employees Local 71 who work in Anchorage, Fairbanks, or Juneau, Alaska.

4142	VI	Hughes Aircraft Employees Manhattan Beach, CA	\$1,856,216,709	174,469	1,079
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Field of Membership: Employees of the Torrance Area Chamber of Commerce who are paid from or supervised from Torrance, California; Voting members of the Torrance Area Chamber of Commerce who qualify for membership in accordance with its charter and bylaws in effect on November 23, 1999.

4142	VI	Hughes Aircraft Employees Manhattan Beach, CA	\$1,856,216,709	174,469	975
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Field of Membership: Employees of Glidewell Laboratories who work in or are paid from Newport Beach, California.

12025	VI	Premier America Chatsworth, CA	\$481,963,675	54,716	1,817
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Field of Membership: Employees of First Consulting Group who work in or are paid from Long Beach, California.

Community Expansions or Conversions

15741	VI	Trona Valley Green River, WY	\$45,857,591	9,216	80,000
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Field of Membership: Conversion - Persons who live, work, worship, or attend school in, and businesses and other legal entities located in Sweetwater County, Lincoln County, Sublette County, or Uinta County, Wyoming.

887	VI	Billings Billings, MT	\$33,619,946	6,773	149,050
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Field of Membership: Conversion - Persons who live, worship, work, or attend school in, and businesses and other legal entities located in Bighorn County,

REGIONAL OFFICE SUMMARY OF ACTIONS UNDER DELEGATED AUTHORITY - November 30, 1999

Carbon County, or Yellowstone County, Montana.

17232	VI	Lassen County Susanville, CA	\$23,619,396	4,399	33,285
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Field of Membership: Conversion - Persons who live, worship, work in, attend school, and businesses and other legal entities located in Lassen County, California.

13261	VI	E C A Antioch, CA	\$11,048,484	1,306	81,428
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Field of Membership: Conversion - Persons who live, worship, work in, or attend school in, and businesses and other legal entities located in the city of Antioch, California.

24630	VI	Credit Union of Hawaii Hilo, HI	\$90,305,031	15,488	141,000
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Field of Membership: Conversion - Persons who live on the Island of Hawaii, Hawaii; persons who regularly work, attend school, worship, perform volunteer services, or participate in associations headquartered on the Island of Hawaii, Hawaii; persons participating in programs to alleviate poverty or distress which are located on the Island of Hawaii, Hawaii; incorporated and unincorporated organizations located on the Island of Hawaii, Hawaii or maintaining a facility on the Island of Hawaii, Hawaii.

8588	VI	Community 1st Miles City, MT	\$11,048,484	1,857	1,331
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Field of Membership: Expansion - to add Prairie County, Montana.

SUMMARY OF FIELD OF MEMBERSHIP EXPANSIONS

	Current Month	YTD
Number of Amendments Approved	79	877
Number of Federal Credit Unions Receiving Expansions	69	231
Potential Membership Increase	554,116	2,289,592
Number of FCU Requests Denied	1	90
Number of FCU Requests Delayed	14	225

REGIONAL OFFICE SUMMARY OF ACTIONS UNDER DELEGATED AUTHORITY - November 30, 1999

MERGERS APPROVED

Continuing Charter/ Insurance No.	Region	Name & Location of Continuing CU	Continuing CU Assets	Merging Charter/ Insurance No.	Name & Location of Merging CU	Merging CU Assets	Reason for Merger
66364	I	Metropolitan Chelsea, MA	\$345,604,009	14132	Middlesex County Employees Boston, MA	\$2,264,695	Loss of FOM

Continuing Field of Membership: (state-chartered) People living, working and having a place of business in the following counties: Essex, Middlesex, Norfolk and Suffolk, Worcester and Plymouth, Massachusetts.

Merging Field of Membership: Employees of Middlesex County, Massachusetts.

12473	I	Dannemora Dannemora, NY	\$32,169,914	5264	Clinton Correctional Facility Dannemora, NY	\$3,104,080	Expand Services
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Continuing Field of Membership: Employees of the State of New York, Department of Correctional Services, who work at the Clinton Correctional Facility in Dannemora, New York; employees of Pete's True Value Hardware Store who work in Dannemora, New York.

Merging Field of Membership: Employees of the State of New York, Department of Correctional Services who work at the Clinton Annex of the Clinton Correctional Facility at Dannemora, New York.

24569	I	Local 75, SEIU FCU Long Island City, NY	\$529,152	22591	Cemetery Workers Long Island City, NY	\$830,833	Loss of FOM
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Continuing Field of Membership: Regular members of Local 74 of the Service Employees International Union, AFL-CIO-CLC in Long Island City, New York who qualify for membership in accordance with its charter and bylaws in effect on March 14, 1996.

Merging Field of Membership: Same as Continuing Credit Union's field of membership.

60457	I	Dutch Point Wethersfield, CT	\$102,827,960	66052	G & D Employees Kensington, CT	\$102,277	Safety and Soundness
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Continuing Field of Membership: (state-chartered) Employees of the Hartford Electric Light Company, The Connecticut Light and Power Company and many other employees groups.

Merging Field of Membership: (state-chartered) Employees of Goss & DeLeeuw Machine Company of Kensington, Connecticut.

66077	I	Hartford Healthcare Hartford, CT	\$18,938,337	60092	Nielsen Tool & Die Employees Hartford, CT	\$127,944	Safety and Soundness Concerns
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Continuing Field of Membership: (state-chartered) Employees of Hartford Hospital and its affiliates; employees of Mt. Sinai Hospital and other healthcare related employee groups.

Merging Field of Membership: (state-chartered) Employees of Nielsen Tool & Die Company of Hartford, Connecticut.

66698	I	Coastway Providence, RI	\$54,317,034	65867	Ocean State Community Warwick, RI	\$80,214,682	Expand Services
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Continuing Field of Membership: (state-chartered) Open community charter.

Merging Field of Membership: (state-chartered) Open community charter.

REGIONAL OFFICE SUMMARY OF ACTIONS UNDER DELEGATED AUTHORITY - November 30, 1999

MERGERS APPROVED

Continuing Charter/ Insurance No.	Region	Name & Location of Continuing CU	Continuing CU Assets	Merging Charter/ Insurance No.	Name & Location of Merging CU	Merging CU Assets	Reason for Merger
66158	II	Philadelphia Telco Trevose, PA	\$555,609,106	68303	Trident Philadelphia, PA	\$2,419,725	Both State Chartered

Continuing FOM: Multiple common bond credit union primarily serving employees of Bell Atlantic Corporation, its subsidiaries and subsidiaries of AT&T;

Merging FOM: Single common bond credit union serving members of the Ukrainian National Choir, Inc., who reside in Philadelphia, Delaware, Montgomery, and Bucks counties Pennsylvania, as well as Burlington, Camden, Gloucester and Salem counties, New Jersey, and the Greater Washington, DC area;

23467	II	W.B.G.H. Employees Plains, PA	\$4,120,862	19868	DAPCO Employees Plains, PA	\$670,097	Supervisory Concerns
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Continuing FOM: A multiple common bond credit union serving primarily employees, doctors, medical staff and technicians of Wilkes-Barre General Hospital who work in Wilkes-Barre, PA; also several occupational groups;

Merging FOM: Employees of Dana Perfumes Corp., a wholly owned subsidiary of Les Parfums de Dana Inc., who work at Mountaintop, Pennsylvania;

1186	II	K of C Philadelphia, PA	\$34,725,368	2795	Concora Philadelphia, PA	\$7,178,403	Supervisory Concerns
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Continuing FOM: A multiple common bond credit union primarily serving members of Knights of Columbus Councils in the Archdiocese of Philadelphia (which councils are located in Philadelphia, Bucks, Montgomery, Chester or Delaware Counties, Pennsylvania);

Merging FOM: A multiple common bond credit union whose main sponsor is the Container Corporation of America, an affiliate of Jefferson Smurfit Corporation, serving employees at several locations;

1421	II	Nor-Car Easton, PA	\$28,318,214	23433	Zinc City Palmerton, PA	\$982,631	Supervisory Concerns
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Continuing FOM: Multiple common bond credit union primarily serving employees of public schools who work in Northampton or Carbon Counties, Pennsylvania, except employees of the Bethlehem, Pennsylvania school district;

Merging FOM: Multiple common bond credit union serving regular members of the following Locals of District 9 of the United Steelworkers of America in the Pennsylvania communities shown: #3317, #4830 and #6441 (Palmerton), #5485 (Center Valley), #6527 (Allentown), #3759 (Slatington), #4410 (Walnutport) and #2538 (Cherryville);

66929	II	The Richmond Postal Richmond, VA	\$53,936,242	66948	Federal Employees CU of Petersburg Petersburg, VA	\$1,233,768	Both State Chartered
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Continuing FOM: State-chartered credit union

Merging FOM: State-chartered credit union

2959	II	Palco Montoursville, PA	\$33,493,348	19827	Schnadig Montoursville Montoursville, PA	\$439,363	Supervisory Concerns
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Continuing FOM: A multiple common bond credit union serving primarily employees of the Susquehanna Division of the Pennsylvania Power & Light Company;

Merging FOM: A single common bond credit union serving primarily employees of the Schnadig Corporation;

REGIONAL OFFICE SUMMARY OF ACTIONS UNDER DELEGATED AUTHORITY - November 30, 1999

MERGERS APPROVED

Continuing Charter/ Insurance No.	Region	Name & Location of Continuing CU	Continuing CU Assets	Merging Charter/ Insurance No.	Name & Location of Merging CU	Merging CU Assets	Reason for Merger
10015	II	Allentown Municipal Emps Allentown, PA	\$25,301,075	11055	Allentown-Easton/U.N.I.T.E. Allentown, PA	\$578,970	Supervisory Concerns

Continuing FOM: A multiple common bond credit union serving employees and elected and appointed officials of cities, boroughs & townships in Lehigh County, Pennsylvania; also several select employee groups;

Merging FOM: A single common bond credit union serving members of the Union of Needletrades, Industrial and Textile Employees (UNITE) in the District Councils of Allentown-Easton, Northeast, and Central/Western Pennsylvania & Ohio, including Locals 111, 234, 243, 109, and 93, located in Allentown, Mount Pocono, Reading, and Leesport, Pennsylvania;

REGIONAL OFFICE SUMMARY OF ACTIONS UNDER DELEGATED AUTHORITY - November 30, 1999

MERGERS APPROVED

Continuing Charter/ Insurance No.	Region	Name & Location of Continuing CU	Continuing CU Assets	Merging Charter/ Insurance No.	Name & Location of Merging CU	Merging CU Assets	Reason for Merger
9331	III	Robins Warner Robins, GA	\$490,800,296	67377	White Gold Gordon, GA	\$2,404,636	Expanded services

Continuing Field of Membership: Multiple common bond credit union listing many select groups; includes civilian and military personnel of U.S. Government at Robins Air Force Base, Georgia.
Continuing Field of Membership: Multiple common bond credit union serving, among others, employees of Englehard Corporation and Evans Clay Company, Inc., in Wilkinson County, Georgia.

REGIONAL OFFICE SUMMARY OF ACTIONS UNDER DELEGATED AUTHORITY - November 30, 1999

MERGERS APPROVED

Continuing Charter/ Insurance No.	Region	Name & Location of Continuing CU	Continuing CU Assets	Merging Charter/ Insurance No.	Name & Location of Merging CU	Merging CU Assets	Reason for Merger
15702	IV	Holy Family Oglesby Oglesby, IL	404,026	13555	Church of Resurrection Parish LaSalle, IL	334,583	Loss of personnel, economies of scale
Continuing Field of Membership: Members of the Holy Family Catholic Church in Oglesby, Illinois. Merging Field of Membership: Members of the Church of the Resurrection Parish in LaSalle, Illinois.							
1427	IV	Midwest America Fort Wayne, IN	214,559,202	1427	Community First Danville, IL	18,412,412	Emergency merger
Continuing Field of Membership: Employees of the General Electric Plant in Fort Wayne, Indiana, plus numerous select employee groups. Merging Field of Membership: Employees of the General Electric Plant in Danville, Illinois, Mattoon, Illinois, Madisonville, Kentucky, and Hendersonville, North Carolina.							
ASI	IV	Credit Union One Rantoul, IL	145,262,464	60901	Pottery Robinson, IL	377,796	Plant closing
Continuing Field of Membership: Employees of the Chanute Air Force Base in Illinois, several select employees groups including the State of Illinois employees. Merging Field of Membership: Employees of Briggs Industries, Inc. in Rantoul, Illinois.							
24026	IV	Industrial Lafayette, IN	69,366,332	13490	Wabash Valley Covington, IN	3,512,743	Operational deficiencies
Continuing Field of Membership: Employees of TRW, Ross Gear Division in Lafayette, Indiana, and several select employee groups. Merging Field of Membership: Employees of Flexel in Indiana and Georgia, City of Covington, employees of three Indiana counties.							
62144	IV	Dearborn Churches Dearborn, MI	8,733,936	61203	Christian Community Taylor, MI	6,744,579	Expanded services
Continuing Field of Membership: Registered members of the following Roman Catholic Parishes and other church groups in Dearborn, Michigan: St. Alphonsus, St. Anselm, St. Barbara, Divine Child, Sacred Heart, St. Clements, St. Joseph, Fairland Alliance Church, First Congregational Parish, St. James United Church of Christ Parish, Littlefield Boulevard United Presbyterian Parish, The Greenfield Congregational Parish, First United Methodist Parish, First Baptist Church of Dearborn, Christ Church, Dearborn Free Methodist, Good Shepherd United Methodist Church, Emmanuel Lutheran Church, Guardian Lutheran Church, and staff members of the school. Employees and volunteers of the above parishes. Merging Field of Membership: Registered members of the St. Cyril and St. Paschal Parishes in Taylor, Michigan and the American Hungarian Reformed Church in Allen Park, Michigan. Any person over age 55 who receives a pension or social security from private or government sources, and lives in or belongs to a retirement organization located in the county or in a county contiguous to the county where the credit union's main office is located.							
67222	IV	West Virginia Public Employees Charleston, WV	14,405,000	22651	GSC Glenville, WV	112,039	Expanded services
Continuing Field of Membership: Employees of the state of West Virginia. Merging Field of Membership: Employees and faculty of Glenville State College who work in Glenville, West Virginia.							
24077	IV	Trane La Crosse, WI	229,162,488	96790	Stansanco Tiffin Works Tiffin, OH	1,758,970	Expanded services
Continuing Field of Membership: Employees of Amerian Standard. Merging Field of Membership: Privately insured credit union, credit union chartered to serve employees of a fixture manufacturer.							
66714	IV	Horizon	21,400,000	66639	The Journal Times Emp	452,000	Lack of volunteers

REGIONAL OFFICE SUMMARY OF ACTIONS UNDER DELEGATED AUTHORITY - November 30, 1999

MERGERS APPROVED

Continuing Charter/ Insurance No.	Region	Name & Location of Continuing CU Racine, WI	Continuing CU Assets	Merging Charter/ Insurance No.	Name & Location of Merging CU Racine, WI	Merging CU Assets	Reason for Merger
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Continuing Field of Membership: Employees of the Case Corporation, UAW Local 180, and counties of Kenosha and Racine in Wisconsin.
Merging Field of Membership: Employees of the Journal Times and Radio Station WRJN.

REGIONAL OFFICE SUMMARY OF ACTIONS UNDER DELEGATED AUTHORITY - November 30, 1999

MERGERS APPROVED

Continuing Charter/ Insurance No.	Region	Name & Location of Continuing CU	Continuing CU Assets	Merging Charter/ Insurance No.	Name & Location of Merging CU	Merging CU Assets	Reason for Merger
60206	V	Cameron Houston, TX	\$96,518,645	1620	Mission Employees Houston, TX	\$609,933	Sponsor plant closing

Continuing Field of Membership: employees of Cameron Iron Works, J.S. Abercombie Interest, Pritchard Industries, and groups within 10 miles of credit union.

Merging Field of Membership: employees of Sandvik-Mission Corp., ISDN Corp., Scott & Associates, Marlin Valve, and TRS Advance Film.

3833	V	C-E Houston, TX	\$8,565,172	8483	Wilsco Houston, TX	\$1,275,823	More/better services
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Continuing Field of Membership: employees of LTV Energy Products who work in or are supervised from the Houston, Texas Facility, regional offices, redistribution center and other offices, stores and warehouses operated by LTV Energy Products who work in or are supervised from Houston, Texas; employees of Continental Emsco Company d/b/a Continental Supply Company who work in Houston, Texas; employees of numerous SEGs in Houston, Bellaire, League City, and Pearland, Texas.

Merging Field of Membership: employees of Wilson Industries, Inc. and its wholly owned subsidiary, Houston Engineers, Inc. who work in or are paid from Houston, Texas; and employees of Boviard and Wilson Supply Company who are paid from Tulsa, Oklahoma.

60722	V	Minnesota Catholic Minneapolis, MN	\$3,470,472	65012	K C St. Paul, MN	\$331,948	More/better services
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Continuing Field of Membership: various Catholic parishes and Knights of Columbus Councils.

Merging Field of Membership: Knights of Columbus Council in St. Paul, Minnesota.

REGIONAL OFFICE SUMMARY OF ACTIONS UNDER DELEGATED AUTHORITY - November 30, 1999

MERGERS APPROVED

Continuing Charter/ Insurance No.	Region	Name & Location of Continuing CU	Continuing CU Assets	Merging Charter/ Insurance No.	Name & Location of Merging CU	Merging CU Assets	Reason for Merger
67903	VI	San Gabriel Valley Walnut, CA	\$49,550,933	16154	Libbey Associates Walnut, CA	\$1,916,237	Potential FOM reduction/instability
Continuing Field of Membership: Individuals living or regularly working in the area known as the San Gabriel Valley, California. Merging Field of Membership: Employees of Owens Illinois Glass Company who work in the City of Industry, California.							
11504	VI	Oregon Coquille, OR	\$78,551,183	13718	Lower Umpqua Reedsport, OR	\$1,243,324	Potential FOM reduction/instability
Continuing Field of Membership: Community charter serving all of Coos County and parts of Douglas and Lane Counties, Oregon. Merging Field of Membership: Employees of International Paper Company and numerous select employer groups in the Reedsport, Oregon area.							
66850	VI	Davis Schools Farmington, UT	\$50,294,320	11081	Clover Club Employees Kaysville, UT	\$2,233,960	Sponsor plant closing
Continuing Field of Membership: N/A - State chartered. Merging Field of Membership: Employees of Clover Club Foods Co. who work in UT, ID, MT, WY, NV, AZ, CO, NM, TX, OR, CA; and independent wholesale distributors and their employees who work in the above mentioned states.							
8428	VI	F M C Employees Pocatello, ID	\$24,565,474	14587	LAM-WES-CO American Falls, ID	\$929,011	More/better services
Continuing Field of Membership: Employees of FMC in three states and over 100 small employee groups in Idaho. Merging Field of Membership: Employees of Lamb-Weston, Inc., and employees of the USDA and the Pinkerton Detective Agency who work at Lamb-Weston, Inc. facilities.							
68204	VI	Puget Sound Energy Bellevue, WA	\$16,851,035	68217	PSE-Northern Bellingham, WA	\$3,558,569	More/better services
Continuing Field of Membership: Employees of Puget Sound Energy. Merging Field of Membership: Employees of Puget Sound Energy.							
24292	VI	Northrop Grumman Hawthorne, CA	\$282,177,869	23727	Friendship Glen Burnie, MD	\$16,419,805	Poor financial condition
Continuing Field of Membership: Employees of Northrop Grumman Corporation except those belonging to another credit union. Merging Field of Membership: Employees of Northrop Grumman in Baltimore, MD, and numerous SEG groups.							
60793	VI	Redwood Santa Rosa, CA	\$396,038,749	18967	C S A A Employees San Francisco, CA	\$29,458,756	Potential FOM reduction/instability
Continuing Field of Membership: Persons living or working in Sonoma, Marin, Mendocino, Lake, and Napa Counties, and numerous SEG groups.							

REGIONAL OFFICE SUMMARY OF ACTIONS UNDER DELEGATED AUTHORITY - November 30, 1999

MERGERS APPROVED

Continuing				Merging			
Charter/ Insurance No.	Region	Name & Location of Continuing CU	Continuing CU Assets	Charter/ Insurance No.	Name & Location of Merging CU	Merging CU Assets	Reason for Merger
Merging Field of Membership: Employees of the California State Auto Association and employees of the California State Auto Association Inter-Insurance Bureau who work in or are paid from San Francisco, California.							

REGIONAL OFFICE SUMMARY OF ACTIONS UNDER DELEGATED AUTHORITY - November 30, 1999

CHARTER CONVERSIONS - FEDERAL TO STATE

Charter Insurance No.	Region	Name and Location	Assets	Reasons
68421	V	Luke Phoenix, AZ	\$188,168,170	FOM restrictions
07055/68419	VI	Silver State Schools Las Vegas, NV	\$321,798,301	FOM restriction

CHARTER CONVERSIONS - STATE TO FEDERAL

Charter Insurance No.	Region	Name and Location	Assets	Reasons
63807/24630	VI	Credit Union of Hawaii Hilo, HI	\$84,591,369	Streamline Regulatory Process

INSURANCE APPLICATIONS APPROVED FOR STATE-CHARTERED CREDIT UNIONS

Certificate No.	Region	Name and Location	Date Insured	Shares
68420	I	Directors Choice Albany, New York	11/23/99	None

INSURANCE CONVERSIONS - FEDERAL TO PRIVATE

Certificate No.	Region	Name and Location	Date of Action	Assets	Other Insurance
09520/97073	VI	Nazarene of Nampa Nampa, ID	11/1/99	\$14,452,296	ASI

COMMUNITY EXPANSIONS

Charter No.	Region	Name and Location	Assets	Members	Increase
5370	IV	Fremont Fremont, OH	\$62,236,144	13,931	32,683
8588	VI	Community 1st Miles City, MT	\$11,048,484	1,857	1,331

REGIONAL OFFICE SUMMARY OF ACTIONS UNDER DELEGATED AUTHORITY - November 30, 1999

CONVERSIONS TO COMMUNITY CHARTER

Charter No.	Region	Name and Location	Assets	Potential Community Size
15741	VI	Trona Valley Green River, WY	\$45,857,591	80,000
887	VI	Billings Billings, MT	\$33,619,946	149,050
17232	VI	Lassen County Susanville, CA	\$23,619,396	33,285
13261	VI	E C A Antioch, CA	\$11,048,484	81,428
24630	VI	Credit Union of Hawaii Hilo, HI	\$90,305,031	141,000